



Lending Works, Inc.

What we'll talk about

Who we are ⇒



What we do



How to get a small
business loan ⇒



Board Members



Lori Boettner
President



Danielle Trachtenberg
Vice President



Kevin Lee
Treasurer / Secretary

Who we are

Volunteers



Self- Advocates

Who we are



A micro-lending
organization

We **lend money** to
people with disabilities
to **start or grow** their small
business.



How LWI was Formed

FUNDING:

- \$20,000 grant from **Alta Regional Center**
- \$10,000 donation from **private donor**
- \$5,000 donation from **Monsanto**

LWI Board was formed in August 2007

All individuals interested attended the eight (8) months training on:

- **how to be a good board member**
- **how to run board meetings**

How LWI was Formed

- ***ELECTIONS:***

We elected a President, Vice-President, Secretary, Treasurer and Sergeant-at-Arms (with elections held every 2 years).

- We also learned how to work together as a board.

Training

8 MONTHS TRAINING ON:

- **Our by-laws**
- **The loan process**
- **Writing a business plan including:
business goals, a budget, financial &
marketing projections**
- **How to operate a small business**
- **Presentation skills**

Mission Statement

“Our mission is to help people with disabilities start or expand their businesses, make money, have independence, gain confidence and contribute to their communities.”

Vision Statement

“To be an **outstanding micro-lending** organization for people with disabilities living in Northern California.”

What we provide

- A maximum of \$3000 **interest free** loans including 6 months grace period before the 1st payment starts.
- **Monthly Payments** are spread over **48 months (4 yrs)** or less.
- Each monthly payment for a **\$3000 loan for 48 months (4 yrs)** will be **\$62.50/month**.

What we provide

ON A PERSONAL LEVEL

- **We give hope & provide an opportunity to those wanting to start their business,**
- **Experience to own & operate a business,**
- **Opportunity to make money & lead an Independent life,**
- **And, an opportunity to learn leadership & professional skills as a board member and operating a micro-lending organization.**

How people get to know about Lending Works, Inc.

- **Business cards**
- **Brochures**
- **Facebook**
- **Yelp**
- **Twitter**
- **www.lendingworksinc.com**
- **PowerPoint presentations**
- **Calling and emailing organizations to make presentations:** We've also presented at conferences - **People First, Supported Life & Cal-TASH** & at several organizations.

1st Loan

Coffee Cart business

“Just the Joe, Jack!”



2nd Loan

Paper Shredding & Paper Recycling business

“DJ’S
CONFIDENTIAL
SERVICES”



3rd Loan

Jewelry business

Rachel Holland



Cookie Lee Consultant



Two (2) additional loans!



**Steph's Spectacular
Costumes & Quilts**

**Dave's Garden &
Mowing**



Sacramento Autistic Spectrum and Special Needs Alliance

**Dave
Gaines**



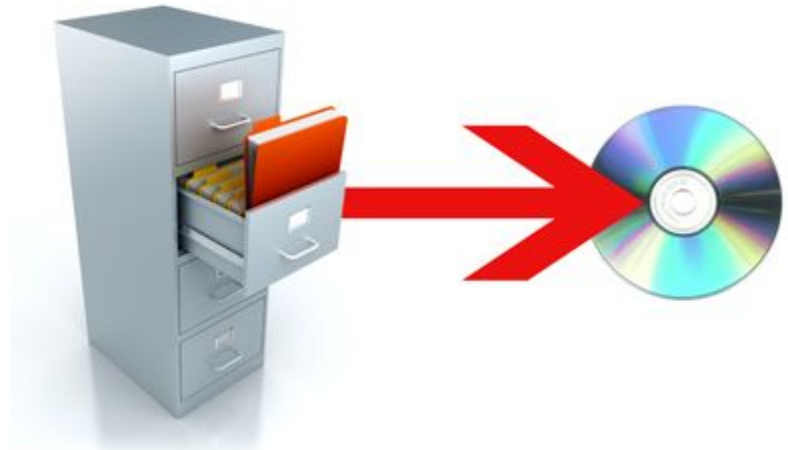
**All 6 businesses have paid back
their loans in full!!**

Two more loans!

both also paid pack in full!!!

James H. Royall Jr.

Steven Kaweski



Scanning & archiving
documents/photos

Janice Taketa: Taketa Shredding



What are the Requirements to get a loan?

- **You must be a person with a disability living in Northern CA**

or

- **A client of Alta Regional Center**

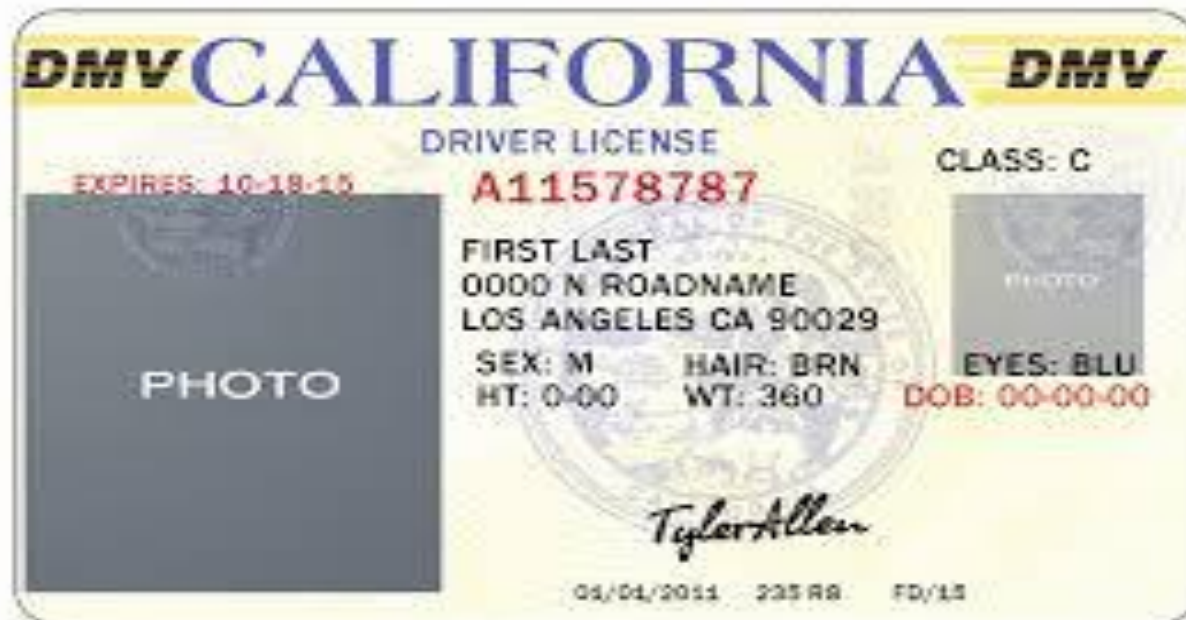
Cont.. **Requirements to
get a loan**

**Be 18 years
or older**



Cont.. Requirements to get a loan

Have a valid **ID**



Cont.. **Requirements to
get a loan**

**HAVE A
BUSINESS
PLAN**

**(a sample can be found on our website:
www.lendingworksinc.com)**

Cont.. **Requirements to
get a loan**

**Two (2) Letters of
Support.**

**Letters of Support samples are on our
website**

Cont.. Requirements to get a loan

Business license



Cont.. Requirements to get a loan

Business checking account



Cont.. **Requirements to
get a loan**

CANNOT be a board
member of Lending
Works, Inc!

How to apply for a loan

- Fill out a **loan application form**
- Attach **all requirements** on the application form

Frequently Asked Questions

Q. How long does it take to process a loan application?

A. It takes one month to review an application if it's submitted before the 1st of the month. We will determine whether it will be approved, deferred or denied based on our criteria. Our response is mailed to your address within 4 weeks of receiving the application.

Frequently Asked Questions

Q. Where else can people or groups hear about Lending Works, Inc?

A. In addition to our presentations at conferences & organizations, word of mouth, passing out brochures and business cards, & through our fundraisers. You can read more about us on our website:

www.lendingworksinc.com

Frequently Asked Questions

Q. Does Lending Works, Inc. provide help with writing business plans?

A. No. Our mission is to give out loans. We expect that individuals can utilize their support network to complete a business plan. We do however offer a sample plan on our website to use as a guide.

Frequently Asked Questions

Q. Do you own businesses yourselves?

- **Danielle:** No, I am an office manager at a non-profit organization in Davis. I am also the Vice-President of Yolo People First, and I am on the planning committee of the Supported Life Conference.
- **Lori:** No, I work for the City of Davis Senior Center and City Hall. I also work for Purple Tree Cafe. I am the President of a self-advocacy group called Yolo People First.
- **Kevin:** No, I have a job at City of Davis Public Works & US Department of Agriculture (I'm too busy!)

More business photos!

**We'll show you some pictures
of OUR**

Loan Recipients!

Just the Joe, Jack!



11/10/2011

Just the Joe, Jack!



Price List

Small cup of coffee	\$1.00
Small cup of tea	\$1.00
Small cup of hot chocolate	\$1.00
Small cup of lemonade	\$1.00
Small cup of iced tea	\$1.00
Small cup of smoothie	\$1.00
Small cup of juice	\$1.00
Small cup of water	\$0.50
Small cup of milk	\$0.50
Small cup of cream	\$0.50
Small cup of sugar	\$0.50
Small cup of salt	\$0.50
Small cup of pepper	\$0.50
Small cup of oil	\$0.50
Small cup of vinegar	\$0.50
Small cup of soy sauce	\$0.50
Small cup of ketchup	\$0.50
Small cup of mustard	\$0.50
Small cup of mayonnaise	\$0.50
Small cup of dressing	\$0.50
Small cup of sauce	\$0.50
Small cup of butter	\$0.50
Small cup of margarine	\$0.50
Small cup of shortening	\$0.50
Small cup of lard	\$0.50
Small cup of tallow	\$0.50
Small cup of grease	\$0.50
Small cup of fat	\$0.50
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Steph's Spectacular Costumes & Quilts



Steph's Spectacular Costumes & Quilts



Steph's Spectacular Costumes & Quilts



Davez Garden & Mowing



Davez Garden & Mowing



Examples of other businesses that individuals operate

<https://voicethread.com/myvoice>

Loan application packet

Call:

Lori Boettner

Phone: (530) 747-0230

OR

Website:

www.lendingworksinc.com



How to CONTACT us?

Phone: (530) 747-0230



E-mail: lendingworksinc07@gmail.com

Facebook:

<https://www.facebook.com/profile.php?id=100011642076600>

Yelp: <https://www.yelp.com/biz/lending-works-davis-2>

Twitter: <https://twitter.com/LendingInc>

Fax: (530) 747-0232

Address: 105 E Street Suite 2F
Davis, CA 95616





Start your business today!
www.lendingworksinc.com